

2018
BENEFITS SUMMARY FOR
CLEARVIEW NURSING SERVICES
Non-Exempt Full and Part-Time Employees

HEALTH PLAN BENEFIT

Dodge County's Health Benefit is administered by the Wisconsin Public Employer's Group Health Insurance. Coverage becomes effective the first day of the month following 2 months of employment. i.e. date of hire = 3/15/18 then coverage becomes effective 6/1/18; date of hire = 3/31/18 then coverage becomes effective 6/1/18; date of hire = 3/1/18 then coverage becomes effective 5/1/18.

After the 2 month waiting period, Dodge County will contribute a premium amount equal to 81% of the lowest cost qualified plan for four (4) months.

<u>Example – Quartz-Community (2018 Lowest Cost Plan)</u>			
<u>Enrollment Option</u>	<u>Total</u>	<u>Employer Contribution</u>	<u>Employee Contribution</u>
Single	\$ 663.30	\$ 537.28	\$ 126.02
Family	\$ 1632.52	\$ 1322.34	\$ 310.18

<u>Example – Dean Health Plan</u>			
<u>Enrollment Option</u>	<u>Total</u>	<u>Employer Contribution</u>	<u>Employee Contribution</u>
Single	\$ 723.70	\$ 537.28	\$ 186.42
Family	\$ 1783.52	\$ 1322.34	\$ 461.18

On the first of the month following 6 months of employment Dodge County will contribute a premium amount equal to 88.5% of the lowest cost qualified plan. i.e. date of hire = 3/15/18 then coverage becomes effective 10/1/18; date of hire = 3/31/18 then coverage becomes effective 10/1/18; date of hire = 3/1/18 then coverage becomes effective 9/1/18.

<u>Example – Quartz-Community (2018 Lowest Cost Plan)</u>			
<u>Enrollment Option</u>	<u>Total</u>	<u>Employer Contribution</u>	<u>Employee Contribution</u>
Single	\$ 663.30	\$ 587.02	\$ 76.28
Family	\$ 1632.52	\$ 1444.78	\$ 187.74

<u>Example – Dean Health Plan</u>			
<u>Enrollment Option</u>	<u>Total</u>	<u>Employer Contribution</u>	<u>Employee Contribution</u>
Single	\$ 723.70	\$ 587.02	\$ 136.68
Family	\$ 1783.52	\$ 1444.78	\$ 338.74

****Part-time employee contributions are pro-rated based on total hours worked the prior two pay periods.****

Dodge County participates in a deductible plan. Under the deductible HMO option, there is an upfront deductible per calendar year of \$500 per individual, \$1,000 per family for medical services with the exception of federally mandated preventive care service, that are paid in full. That is, you usually pay the first \$500 in services per individual or \$1,000 per family. Once the deductible is met, you receive benefits as described in the Uniform Benefits section of the insurance booklet.

There are currently four (4) HMO plans that are considered qualified plans in Dodge County. There are eleven (11) other HMO's available. Prescription drug co-pays are: \$5.00 Level 1 Formulary; 20% (\$50 max) Level 2 Formulary; 40% (\$150 max) Level 3 Formulary. One routine eye exam per contract year is also covered.

The Wisconsin Public Employer's Group Health Insurance also offers a Standard Non-HMO plan. In-Network covered services will be subject to a deductible of \$500 per Individual/\$1000 per family, with 80% coverage thereafter. Out-of-pocket maximum \$2,000 individual/\$4,000 per family.

DENTAL PLAN BENEFIT

Employees are eligible for Dental Insurance coverage the first of the month following date of hire. Employees must pay the full premium until completion of the 6-month orientation period. After orientation, full-time employees pay the employee contribution amount listed below. Part-time employees pay a pro-rated portion of the premium based on hours worked. An employee choosing not to participate in the dental program may not elect this coverage at a later time.

<u>Enrollment Option</u>	<u>Total</u>	<u>Employer Contribution</u>	<u>Employee Contribution</u>
Single	\$ 29.37	\$ 26.70	\$ 2.67
Family	\$ 94.17	\$ 85.62	\$ 8.55

LIFE INSURANCE

New employees are eligible for Life Insurance the first day of the month following 30 days from date of hire. The employee may elect to purchase five units of insurance: basic, additional, and supplemental life insurance on their own life. Each unit of insurance is equal to Wisconsin Retirement System earnings estimated for a full calendar year based on projected earnings at date of hire. An employee may purchase optional coverage for their spouse and dependents. The County makes a small contribution toward the cost of basic life insurance and all other life insurance is paid by the employee.

WISCONSIN RETIREMENT

All employees meeting eligibility requirements become a participant of the Wisconsin Retirement Fund. The County pays a percentage of salary contribution to the fund, and the employee pays the same percentage as the employer to the contribution. These amounts may vary depending on the employment category, and are established annually by WRS.

SECTION 125 PLAN (FLEXIBLE SPENDING ACCOUNT)

Employees may voluntarily participate in a Section 125 plan for health and dental insurance premiums and basic life insurance premiums, health care expenses not covered by insurance, and child care expenses. The employee may make elections when beginning employment and then will make new elections prior to the beginning of each new plan year. This program allows employees to pay for the above mentioned items pre-tax. A designated amount is deducted from each paycheck reducing his/her taxable income. The employee then submits receipts for allowed expenses for reimbursement.

DEFERRED COMPENSATION PLAN

Employees may voluntarily participate in either of two deferred compensation programs with the monies contributed to be withdrawn at retirement or upon leaving employment with the County. The amount deducted each pay period is not subject to federal or state taxes; however, it is subject to FICA tax. The employee will be taxed at the time of withdrawal with respect to income level at that time.

LONG TERM DISABILITY

Employees are allowed to enroll in a voluntary long-term disability plan and pay their premiums through payroll deductions. The employee pays the full premium.

HOLIDAYS

Clearview Holidays are granted as follows:

New Year's Day	Thanksgiving Day
Spring Holiday (Friday before Easter)	Day before Christmas
Memorial Day	Christmas Day
Independence Day	New Year's Eve Day
Labor Day	

A floating holiday is available to employees actively on the payroll as of December 31 of each year.

To be eligible for holiday pay, the employee must work the scheduled day before and after the holiday unless absent due to verified illness or on approved paid leave, i.e. vacation.

Actual days observed or related policies may be in effect for specific departments.

Holidays are prorated based on the part-time employee's FTE and are adjusted at the end of each year to account for all hours worked throughout that year.

VACATIONS

Newly hired employees are entitled to two (2) weeks of vacation after having completed six (6) months of employment. This vacation time must be taken within the six (6) month period prior to their first anniversary date.

Regular full-time Employees earn paid vacations based upon their anniversary date of employment according to the following schedule:

After one (1) year of employment - two (2) weeks of vacation

After seven (7) years of employment - three (3) weeks of vacation

Beginning with the fourteenth (14th) anniversary date of employment, employees earn one (1) additional day of vacation for each additional year of employment up to a maximum of five (5) weeks of vacation after twenty-three (23) years of employment.

SICK LEAVE

Eight (8) hours of sick leave are earned each month and are accrued on the 15th of each month. Sick leave may not be used until the orientation period (6 months) has been completed. Sick leave may not be used until the orientation period equal to six (6) months of full-time hours.

POST-EMPLOYMENT HEALTH PLAN

Currently Dodge County is converting unused sick leave of up to 120 days at retirement to a Post-Employment Health Plan. Hours are converted at 80% value and retirees are allowed to use that money to pay for post-employment insurance premiums.

EMPLOYEE ASSISTANCE PROGRAM

An Employee Assistance Program is available to Dodge County employees and their families. Assistance includes help with marital problems, financial difficulties, emotional disorders, alcohol or other drug related problems, poor physical health or other personal concerns. Additional information is available from the EAP provider selected by the County. The EAP provider will offer confidential direct services or arrange for assistance from another provider.

Note: This Benefit Summary is meant to serve as an explanation of current benefits and does not imply any guarantee of eligibility, or specific benefits. Dodge County reserves the right to amend, delete, or add to benefits in accordance with management rights and labor agreements. Specific benefit information can be obtained from the Dodge County Human Resources Department.

Please contact one of the Dodge County Insurance and Benefits Coordinators with any questions regarding benefits:

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